



Order Filed on December 28, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

WNI 22-029014  
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ATTORNEYS FOR WELLS FARGO BANK, N.A.

In Re:

GODFRIED BANING,  
DEBTOR

Case No.: 22-18279-MBK

Judge: HONORABLE MICHAEL B.  
KAPLAN

Chapter: 13

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: December 28, 2022**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter being opened to the Court by Robert C. Nisenson, attorney for the Debtor(s), upon filing of a Chapter 13 Plan, and Wells Fargo Bank, N.A., hereinafter "Secured Creditor," by and through its Authorized Agent, LOGS Legal Group LLP, upon the filing of an Objection to Confirmation of Plan, and the parties having subsequently resolving their differences with regard to the Debtor's Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the Court considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtor(s) is the mortgagor, and Secured Creditor is the mortgagee, of an agreement secured by real property located at 370 Willowbrook Drive, North Brunswick, NJ 08902.
2. At the time of bankruptcy filing, Debtor(s) owed Secured Creditor a pre-petition arrearage of \$1,526.75; as evidenced in Secured Creditor's Proof of Claim 2-1 filed on November 9, 2022.
3. Debtor(s) agrees to incorporate this amount, \$1,526.75, into the Chapter 13 Plan to be distributed to Secured Creditor to cure the aforementioned pre-petition default.
4. Debtor(s) agrees to maintain all contractually due post-petition payments associated with this mortgage loan, which currently amount to \$654.33 monthly, commencing with November 1, 2022 payment. Payments to be sent directly to Wells Fargo Home Mortgage, P.O. Box 14507, Des Moines IA 50306.
5. If the Debtor(s) fails to make any payments detailed in this Consent Order within sixty (60) days of the date the payments are due, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, then the Secured Creditor may move for an Order Vacating the Automatic Stay as to the Collateral by filing a Motion to Vacate Automatic Stay in the Bankruptcy Court, specifying the Debtor's failure to maintain all contractually due post-petition payments, with a copy of any motion, supporting certification(s), and proposed order to be served on the Chapter 13 Standing Trustee, Debtor's Counsel and Debtor as required by the local bankruptcy rules.
6. Secured Creditor agrees this Consent Order resolves the Objection to Confirmation of Plan filed on November 17, 2022; ECF Doc.:18.
7. This Consent Order is hereby incorporated into Debtor's Chapter 13 Plan and any Order Confirming Chapter 13 Plan as may be entered by the Court.

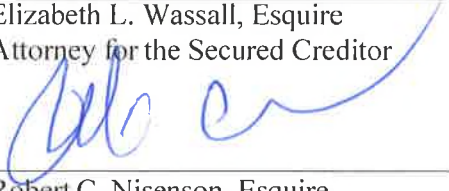
We hereby consent to the form, content,  
and entry of the within Order.

LOGS Legal Group LLP

*/s/Elizabeth L. Wassall*

Elizabeth L. Wassall, Esquire  
Attorney for the Secured Creditor

Date: 12-21-2022

  
Robert C. Nisenson, Esquire  
Attorney for the Debtor

Date: 1/19/2022